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FAX COVER LETTER

January 31, 2005

TO: Mail Stop AF
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PHONE:
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FROM: Rudolph P. Hofmann
DIRECT DIAL: 612.607.7340
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RE: Serial No. 09/470,041
Attorney Docket No. 60021-339701

COMMENTS: I certify that this correspondence is being transmitted by facsimile to Mail Stop AF, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 via facsimile number 703-872-9306 on January 31, 2005.

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Serial No 09/470,041
In reply to Office Action mailed December 7, 2004
Page 1 of 9

JAN 31 2005

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of:

Ng et al.

Ser. #: 09/470,041

Filed: December 22, 1999

For: INITIATION OF BIDDING IN A
VIRTUAL TRADE FINANCIAL
ENVIRONMENT

Examiner: Cuff, Michael A.

Art Unit: 3627

Atty. Docket #: 60021-339701
(AND1P397)

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Ann Pommier

RESPONSE AFTER FINAL

Dear Sir:

This paper is responsive to the Office Action dated December 7, 2004. No amendments are made to the above-identified application.

Listing of Claims are reflected on page 2 of this paper.

Remarks begin on page 8 of this paper.